

FIG. 1

30

	Business Administration	Product Management	Acquisitions	Customer Portfolio Management	Customer Service and Sales	Product Operations	Customer Accounting	Financial Management
Planning & Analysis	Business Planning	Sector Marketing Plans	Acquisition Planning and Oversight	Customer Portfolio and Analysis	Customer Servicing and Sales Planning	Product Operations Management	Customer Accounting Policies	Risk Management
	Business Architecture	Managing Products		Credit and Risk Management				
	Business Unit Administration			Application Processing	Case Handling	Operations Administration	Reconciliations	Securitization
Checks & Controls	Manage Alliance Relationships	Product Development and Deployment	Target Lists (Prospecting)	Customer Behavior Decisioning	Service/ Sales Administration			Financial Control
	Policy & Procedure Manuals				Sales and Cross-Sell	Authorizations	Billing	Treasury
	HR Management			Customer Profile		Financial Capture	Payments	Financial Consolidation
Execution	Administer Alliance SLAs	Marketing	Campaign Execution	Contact/ Event History	Servicing (Dialogue Handler)	Product Processing	Customer Account	Collections and Recovery
	Audit/ QA/ Legal	Market Research		Correspondence		Rewards Management		
	Facilities				Smart Routing	Inventory Management	Merchant Operations	
	Develop and Operate Systems	Product Directory						
	Accounting and G/L							

FIG. 2

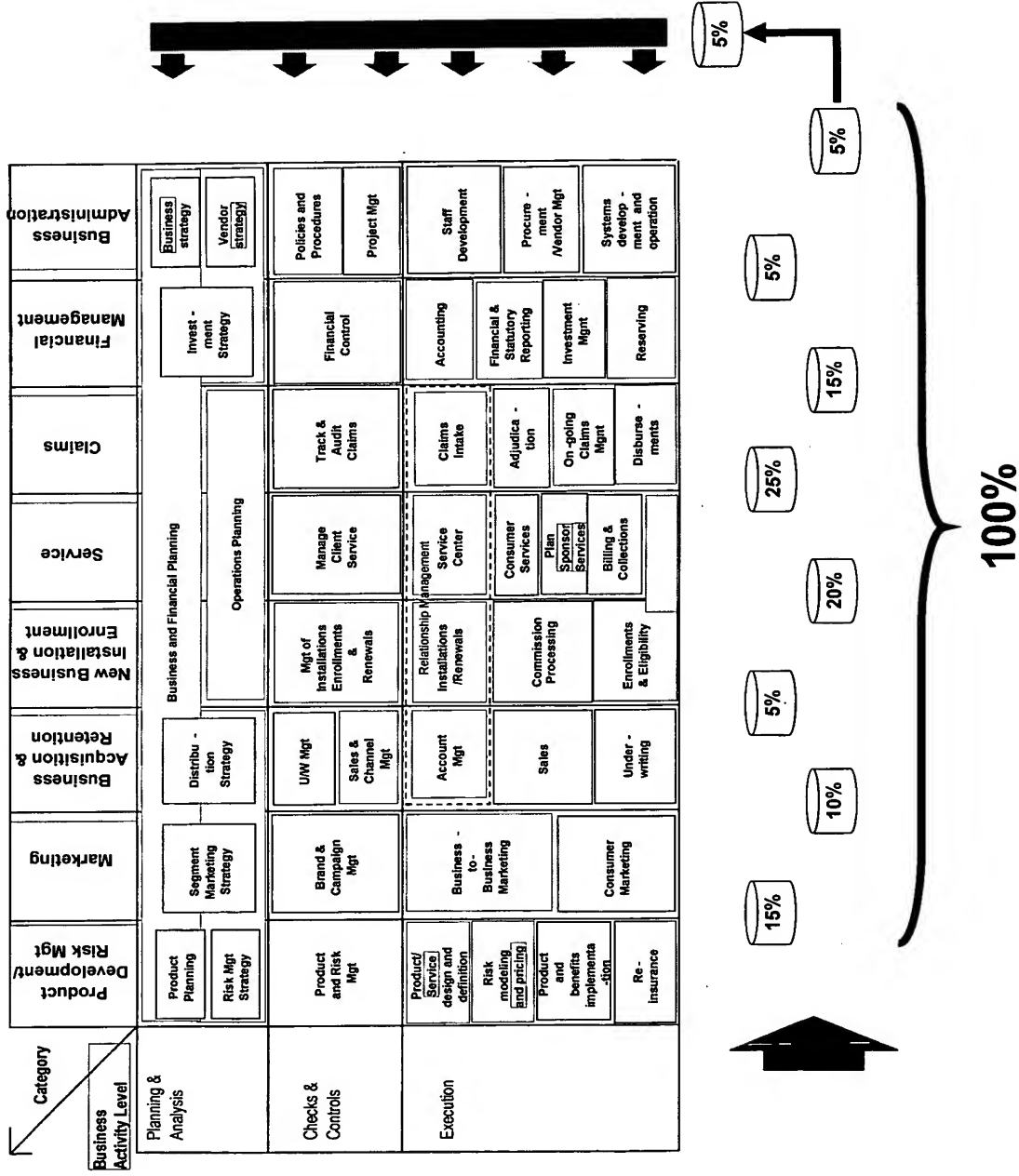
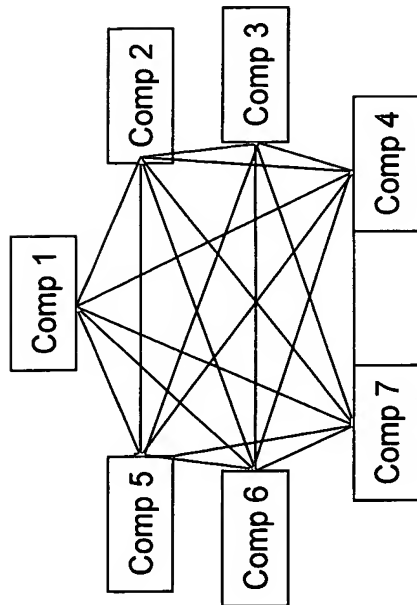
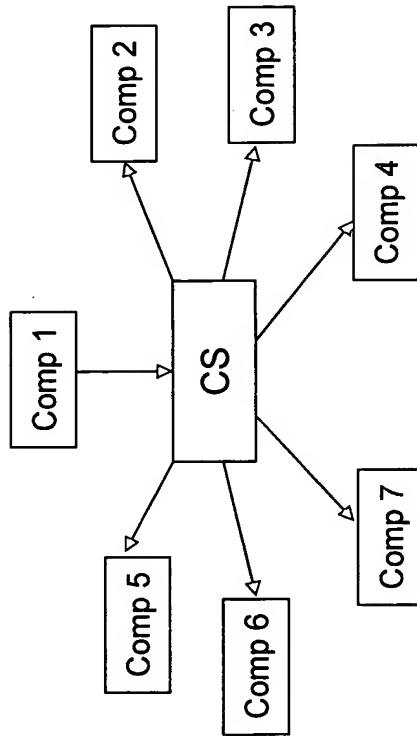


FIG. 3

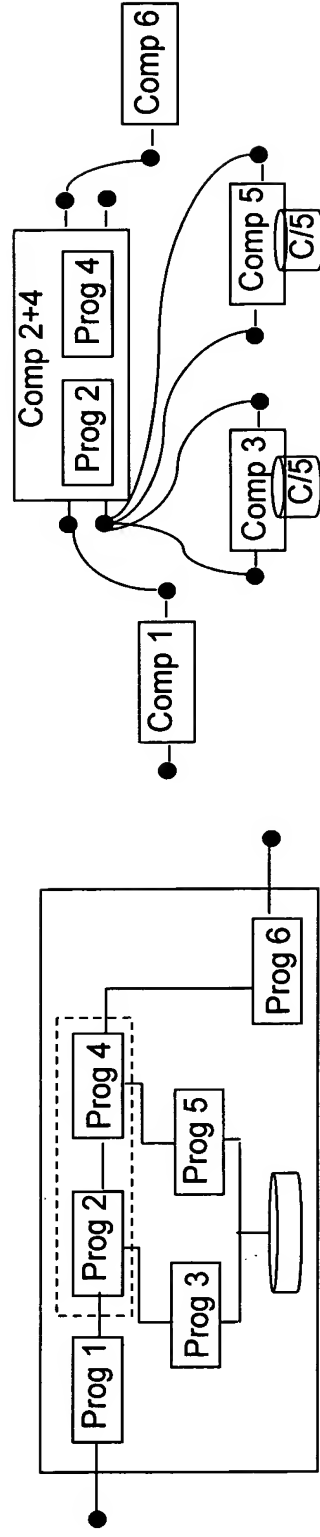


$$1 \text{ Update} = (n-1) * (n-2) * \text{fn}(\text{error})$$



$$1 \text{ Update} = 1 + (n-1)$$

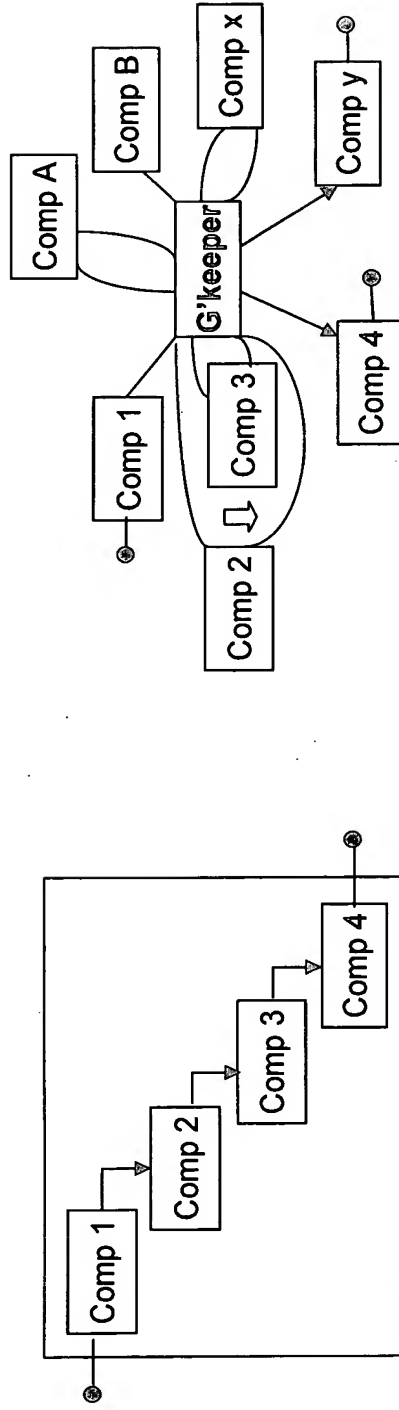
FIG. 4



**1 end to end transaction**

**5 decoupled capabilities**  
(2 consolidation servers shown)

**FIG. 5**



1 Business Event = 1 Business Process

1 Business Event = 3 Processes

FIG. 6